

SRI VASAVAMBA CO - OPERATIVE BANK LTD.,		
LOANS RATE OF INTEREST w.e.f 01.08.2024		
Sl. No.	Particulars	Rate Of Interest Starts From
1	CASH CREDIT LOAN	12.00%
2	STOCK HYPOTHECATION LOAN	13.00% 1.00% REBATE
3	DEPOSIT SURETY LOAN	Addition 2% On Deposit ROI
4	GOVT SECURITIES LOAN	16.00%
5	OD DEPOSIT SURETY LOAN	Addition 2% On Deposit ROI
6	LIC POLICY LOAN	16.00%
7	LOAN AGAINST VD	10.00%
8	SURETY LOAN	12.00%
9	GOLD LOAN	9.60%
10	MOTOR VEHICLE LOAN - TWO WHEELER	10.60%
11	MOTOR VEHICLE LOAN - FOUR WHEELER / COMMERICAL VEHICLE	9.65%
12	MACHINERY MORTGAGE LOAN	14.00%
13	MORTGAGE LOAN	10.50%
14	HOUSE CONSTRUCTION LOAN	8.50%
15	SALARY LOAN	13.00%
16	PERSONAL LOAN	14.00%
17	STAFF BUILDING MORTGAGE LOAN	8.00%
18	HOUSE PURCHASE LOAN	10.00%
19	STAFF OD LOAN	8.50%
20	SITE PURCHASE LOAN	10.00%
21	OVER DRAFT LOAN	13.00% 1.00% REBATE

* Conditions Apply for all loans

* Term Loan Rate of Interest Varies Based on Credit Score

SRI VASAVAMBA CO - OPERATIVE BANK LTD.,

DEPOSIT RATE OF INTEREST w.e.f 06.08.2024

1	30 DAYS TO 90 DAYS	4.00%
2	91 DAYS TO 180 DAYS	4.50%
3	181 DAYS TO 1 YEAR	5.50%
4	ABOVE 1 YEAR & UPTO 2 YEARS	7.50%
5	ABOVE 2 YEARS	6.00%
VASAVI AKSHAYA DEPOSIT		
6	777 Days	7.77%
VASAVI SAMRUDHI DEPOSIT		
7	444 Days	8.25%
SENIOR CITIZEN 0.50% (ONLY FOR FD, VASAVI AKSHAYA DEPOSIT & SAMRUDHI DEPOSIT) ABOVE 181 DAYS		
8	KCC 10 YEARS (DOUBLE SCHEME)	7.00%
VASAVI BULK DEPOSIT		
9	50 LAHKS & ABOVE	9.00%
10	1 CRORE & ABOVE	10.00%
11	SAVINGS BANK A/C	2.50%

SRI VASAVAMBA CO - OPERATIVE BANK LTD.,**LIST OF CHARGES w.e.f from 01.09.2021**

Sl. No.	LIST OF CHARGES	AMOUNT
1	<u>CIBIL REPORT CHARGES</u>	
	LOAN AMOUNT UP TO 100000/-	Rs. 200/- + GST
	ABOVE 100001	Rs. 500/- + GST
2	DUPLICATE LOCKER CARD CHARGES	Rs. 100/- + GST
3	DUPLICATE SHARE BOND ISSUE CHARGES	Rs. 100/- + GST
4	DUPLICATE PASS BOOK CHARGES	Rs. 100/- + GST
5	CASH HANDLING CHARGES	ABOVE Rs. 3,00,000/- Re. 1/- PER THOUSAND + GST
6	PIGMY DEPOSIT PREMATURE	3 % ON VD AMOUNT + Rs. 5/- + GST
7	LOAN APPLICATION CHARGES	Rs. 100/- + GST
8	CHEQUE BOOK CHARGES	Rs. 2.5/- PER LEAF + GST
9	CHEQUE LOST CHARGES	Rs. 25/- PER LEAF + GST
10	CHEQUE STOP PAYMENT CHARGES	Rs. 25/- PER LEAF + GST
11	CHEQUE RETURN CHARGES	Rs. 300/- + GST
12	SB CLOSING CHARGES	Rs. 50/- + GST
13	SMS ALERTS CHARGES	Rs. 10/- + GST PER QUARTER
14	ACCOUNT STATEMENT CHARGES	Rs. 5/- PER SHEET + GST
15	<u>DD CHARGES</u>	
	UP TO 10,000	Rs. 25/- + GST
	10,001 TO 20,000	Rs. 35/- + GST

	ABOVE 20,001	Rs. 2/- PER THOUSAND + GST
16	NEFT CHARGES	
	UP TO 10,000	Rs. 10/- + GST
	10,001 TO 1,00,000	Rs. 15/- + GST
	1,00,001 TO 2,00,000	Rs. 20/- + GST
17	RTGS CHARGES	
	2,00,001 TO 5,00,000	Rs. 40/- + GST
	ABOVE 5,00,000	Rs. 70/- + GST
18	NON SUBMISSION OF STOCK STATEMENT	Rs. 500/- + GST PER MONTH
19	NO DUE CERTIFICATE (NDC)	Rs. 100/- + GST
20	NOTICE CHARGES	
	WITHOUT SURETY	Rs. 100/- + GST
	WITH SURETY	Rs. 200/- + GST
21	GL SERVICE CHARGES	
	UP TO 50,000/-	Rs. 3/- PER THOUSAND + Rs. 50/- DOCUMENT CHARGES + GST
	ABOVE 50,001/-	Rs. 2/- PER THOUSAND + Rs. 100/- DOCUMENT CHARGES + GST
22	PROCESSING CHARGES FOR TERM LOANS	1% ON LOAN AMOUNT + GST
23	LEGAL CHARGES FOR LOANS RELATED TO PROPERTY	Rs. 2500/- + GST
24	VEHICLE LOAN STICKER CHARGES	Rs. 100/- + GST
25	PRINTING CHARGES (AGREEMENT / INDEMNITY BOND)	Rs. 100/- + GST
26	GREEN PIN CHARGE	Rs. 100/- + GST
27	DUPLICATE ATM CARD	Rs. 100/- + GST
28	ISSUER ATM CARD TRANSACTION CHARGES	Rs. 25/- + GST ABOVE 3 TRANSACTIONS PER MONTH
29	CURRENT ACCOUNT TRANSACTION CHARGES	Rs. 0.50 PAISE PER TRANSACTION
30	CURRENT ACCOUNT ACCOUNT MAINTENANCE CHARGES	Rs. 100/- + GST (HALF YEARLY)
31	SAVINGS BANK ACCOUNT AMC CHARGES	Rs. 100/- + GST